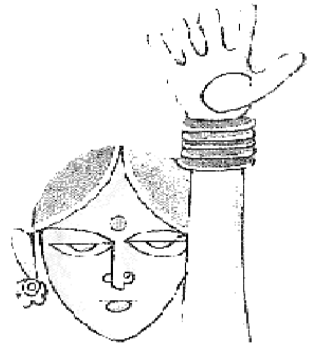


ANNUAL REPORT



2008-2009



MESSAGE FROM PRESIDENT



The genesis of resource mobilization dates back to ancient India, where philanthropic activities were a Drama or religion. The concept of charity has its roots in vedic period. Even the Indian scriptures like Rig veda mention philanthropic and religious acts like making water ponds for the community and Dharamshalas and even providing free food for travelers. In fact, those who are well endowed are supposed to do more and more for the community at large. especially for the marginalized and deprived with the ultimate aim of salvation through the service of the humanity is the pivot on which the Indian socio-culture revolves ,the welfare of the of the least has been the main motivation behind then philanthropic activities in India, the entire Voluntary sector / Development agencies working for the vulnerable have taken up Resource mobilization or Fund raising to act as appositive catalyst to those who want to help themselves and empower them to become self- sustainable

VAMA in these two decades with an aim to help and mobilize the rural poor of vulnerable areas of Gwalior-Chambal region, the various processes witnessed active partnership developed at various levels– from village to block, district and to state level. The partnership processes ensured that hitherto excluded and marginalized communities from the hard to reach areas to take part actively in development process VAMA has made a mark for itself in various fields like Education, Health, Sanitation, Natural resource management, reproductive and child health issues and in area of micro finance services.

VAMA has been concentrating on Micro-finance in rural and urban areas. It is important that VAMA should start exploring to promote its services for rural poor and this is very important in context of increased poverty in the urban areas. However, for VAMA it is a huge challenge to take the work of enhanced

MESSAGE FROM EXECUTIVE SECRETARY

In this era social engineering and the past 20 years of awareness campaign in working areas of



BAL-MAHILA VIKAS SAMATI (VAMA) is a non-profit voluntary organization, Registered under Madhya Pradesh societies Registration Act 1973, working

for the disadvantaged social groups like Dalits, Tribes, women, working children and other deprived classes.

The society was commenced in 1988 as a result of unprecedented efforts and visionary thoughts of the most concerned individuals who had the affinity with unprivileged and backward rural & urban society. The dream the founders' human society devoid of caste, creed and religion based discrimination, exploitation, atrocities etc.

VISION OF THE ORGANIZATION:

“Sustainable resource support to need based service with the community at the epicenter”

“classless, exploitation, injustice- free, peaceful & enlightened society”

MISSION OF THE ORGANIZATION:

“Initiative for social change through participation of local communities especially women”

INTRODUCTION:

VAMA, as the name suggests is a non-profit organization dedicated to the cause of women and children and under privileged strata of the society. Registered under the Madhya Pradesh Societies Registration Act-1973 in the year 1988, VAMA aims at establishing an egalitarian society based on rights so that the poor, marginalized and deprived have equal participation in all spheres. It is actively engaged towards achieving this mission for the last two decades. It is obvious that the path was not easy as any success attained by VAMA at any level is direct result of hardcore effort. Again only hard-work doesn't form

the core of success. It requires planned and organized effort in a scientific way so that the impediments, adverse situations and failures do not divert the organization from its mission. VAMA also believes in such concerted effort and hard-work. This has been the motivating factor behind the organization's work in the development blocks of Gwalior, Chambal and Bundelkhand region overshadowed with a geographical remote outreach and core backwardness.

The organization is spreading rays of hope among the women folk of remote rural areas and poverty stricken zones of the cities in the work area.

Even registered under the Foreign Contribution Regulation Act (FCRA) and 12A & 80G of Income Tax Act, 1961, VAMA is preparing

facilitating the formation and strengthening of the community organizations while establishing functional linkages & networking

DIMENENSION OF OUR SERVICES

- Capacity building & service for more number of hard core poor with better outreach in micro finance.
- women empowerment
- Sustainable development of livelihood options
- Conservation of natural resources and environment
- Alternative education
- Access to better community health
- Study and research on vulnerable issues.
- Eradication of child labor.
- Advocacy and networking
- Focus on gender equality and adverse sex ratio.
- Counseling on HIV AIDS
- Propagation of NREGA issues.
- Impart knowledge on financial literacy.

MAIN OBJECTIVES OF VAMA

- To ensure information and dissemination.
- To preserve the natural resources.
- To develop and repetition approach for sustainable development.
- To promote alternative income generation to women groups through capacity building and micro credit activities.
- To promote education, health and fundamental rights empowering Community.
- To ensure participation of last person of community in planning, implementation and monitoring of development process.
- To work for development of rural and urban slums develop local resources for generating funds.
- To Support the growth the development of self managed micro finance services
- To prepare a cadre of financially literate women community.
- To build the capacity of mF service provider and the stake holders of mF through appropriate training inputs and mentor services.
- To develop Proper coordination amongst government, banks, foreign funding and financial institutions.

Entering into 21st Year in the service of the community organization VAMA has undertaken following program and activities in the year 2008-09.

Community Development Program INNOVATIVE PROGRAM ON FINANCIAL LITERACY

On the positive side, infrastructure development is an extremely proactive effort of the government. Taking the initiatives to promote public – private partnerships is another strategic positive, but the fact remains that the significant signs of poverty alleviation come through a number of pro poverty efforts initiated through the SHG movement which needs a mention in the development history of the country. The government is also adopting an extremely ambitious approach which seeks to develop the entrepreneurial skills and abilities of the poor through programs aimed at total poverty eradication. The scenario of development of the country may be window dressed as far as the variables in the development of the different states are concerned. Madhya Pradesh does not have an enviable track record in reduction of poverty despite the focused concentration of pro poor programs in the state. Collective actions have been promoted but an area overlooked is that of empowering and educating individual households. Managing finances is not an enviable job within the affluent and probably unheard of in the segment of the poor and ultra poor. Financial literacy can increase the capacity of poor to actually understand their needs as to what in principal is essential and what is superficial. It focus on family budgeting enabling the family to save more, spend less, borrow wisely and manage their debts with discipline also strengthen

their family's ability to manage their scarce income resources through planned spending, saving and if necessary borrowing.

Development experts might prefer to stick to their pseudo belief that the poor know every thing but the fact remains that a need assessment within the target sector reflects that imparting structured financial literacy to the poor would make a considerable difference to the wide variable between the expenditure and income thus directly impacting for a progressive family economy through following means:-

- To bring awareness on financial literacy.
- To establish status of family finances.
- To address the habit of saving.
- To address indebtedness- saving and investments.
- To inculcates the culture of financial literacy among marginalized women communities.
- To create a cadre of financial educators.

More than 6000 women underwent financial literacy training and developed the understanding on financial objectives.

Organization who was involved in health & family welfare activities since last 11 years in districts of Gwalior & Datia and also awarded with the status of MOTHER NGO for district Datia under RCH Program this year and coordinating in NRHM programs like ASHAs selection, training and other programs for the welfare of rural communities in district Datia.

Organization is carrying out its activities in close co-ordination with Distt. Health Society to reduce IMR, MMR, TFR and also on RCH components Organization has organized workshops at Distt. Level to address various issues as under:

. Workshop, Seminar & Awareness Camps & Padyatra/ Cycle rally on NREGA.

- 15 Days Samvad Yatra on National Rural Employment Guarantee Adhinyam in rural areas of Chambal Division.
- Workshop on Disaster Management in Distt. Gwalior.
- Workshop on Women empowerment on Panchayati Raj 73rd amendment.
- Distt. Level workshop on Present status of Violence against women in Distt. Saugor.
- Under NREGA-Rojgar Gaurentee Samvad Yatra organized in Distt. Shivpuri, Datia and Sheopur (Madhya Pradesh).
- Cycle rally organized for the propagation of NREGA in rural areas of Distt. Shivpuri & Sheopur.
- Study on declining sex ratio in 3 blocks of district DATIA.
- Block level workshop on Gender sensitization at Indergarh, Distt. Datia.
- 8 days residential training to ASHA participants at block Indergarh.
- 4 days residential training to ASHA participants at block Indergarh and Unao in district Datia.
- 1 day orientation to newly wedded couples in block Bhandar dist. Datia

Awareness Camps:

Nos. of awareness camps were organized during the year they are as under:

- Promotion of village level institutions.
- Leadership development among women.
- SHG management.
- Financial literacy to women groups.
- Village level IGP activity.
- TI Project in district Mandsour & Neemuch.
- Adolescent Counseling Camps.
- Soil & Water conservation and Panchayati Raj Empowerment under BRIDGE project.
- Advocacy on Child Rights.
- Parent & Teachers counseling camps.
- School hygiene camps.

VAMA and Micro-Finance

Established in 1988, VAMA (Bal Mahila Vikas Samiti) entered in to Micro-Finance sector in July 2006, about 18 years after its initiation of social work in the work area. It means that the organization had made necessary preparations in these years before it started

disbursing micro-financial credit to the people. The preparations meant carrying out community development programmes to improve the life, standard of living and livelihood opportunities of the people. In this regard, the

organizations regularized primary education, implemented health and sanitation awareness, awareness for safe drinking water practices, against female feticide and sex determination, promoting ecologically sustainable farming etc.

VAMA's Micro-finance (VAMA-MF) has adopted both the lending models – Self Help Groups (SHG) and the Joint Liabilities Group (JLG).

Under SHG, each group has 10 to 17 female members of the same residential locality. VAMA keeps a track record of all the groups under the SHG model and depending on it, the economic activities carried out by the group, the need and urgency of the loan, the loans amounting between Rs 1000 and Rs 50,000 are distributed to the needy individual women. The duration of the loan is between six months and two years. The organization charges an interest rate of 16 per cent per annum on flat basis.

The groups in rural areas have to stand in as guarantors for individual borrowers from their group. Under the JLG model, VAMA lends equal amount to all members of the group

Insuring the loan provided to the individuals and groups, VAMA has tied up with Birla Sun Life Insurance Company Ltd. It insures all borrowers (SHG & JLG) under the group scheme and collects a premium of Rs 90 per year per borrower. The Insurance also provides accident and death cover of up to Rs. 10,000 per borrower.

VAMA as an organization has empowered the individual women to engage in livelihood generation activities that ensure recovery of loans on the scheduled time. The whole procedure is secured with the creation of small savings thereby facilitating small credits to the groups and individuals while again insuring the loans against accidental happenings and recovery threats. The risk factor in the urban loans is reduced with the group guarantee for the rural loan ensures that there is no failure of recovery at the rural level too.

Outreach and Formation of SHGs

VAMA has formed 1407 linkage groups with 11,080 members in total in the Gwalior, Chambal and Bundelkhand region. It covers more than 119 villages and urban slums of the Gwalior District. Loans amounting to Rs 4,47,13,100 have been disbursed to 5778 members by the end of March 2009.

CASA-BHOPAL

The partnership with CASA and Madhyanchal Forum has matured resulting in organizing a meeting on collective action on vulnerable issues in Madhya Pradesh and assessment study of NREGA (Rojgar Guarantee Yojna) impact at Panchayat level.

The formation of the groups and its members is facilitated by the field coordinators of VAMA. They call upon a community level meeting with prospective members and apprise the participants about the profile of the organization, the terms and conditions and borrowing products on offer. Following this, they are asked to form groups based on their residential areas. This gives the groups a distinct identity. The group is graded by the field officer concerned. Following the grading, the loan applications are prepared as per the required format and submitted to the Project Coordinator (PC). The PC then visits the group and assesses its viability, track record and the capacity of the individual women members to repay the loan. Based on the assessment, a report is prepared by the PC and is sent to the loan approval committee with his own recommendations. The application is then approved or rejected by the committee.

The whole procedure is made simple and viable so as to remove procedural hassles and impediments for the borrowers. The role of the field officer is vital in the whole process as the information furnished by him in the report forms the major basis for loan approval and later on in the loan recovery process. The credits being mostly used for small businesses such as dairy development, irrigation, micro-enterprises, agriculture and for infrastructure construction, constitutes an investment and paves way for recovery of the same. Not to forget, the amount of awareness generated about financial activities, creation of new micro-enterprises, agriculture etc.

Year-wise Growth (2006-2008)

According to an assessment report by CRISIL, the growth of the Micro-Finance programme carried out by VAMA from July 2006 till March 2008 (last assessment year) reflects steady growth with rapid increase in demand for credit. Looking at the yearly figures, it is evident the number of loans disbursed by March 2007 was 325 which increased to 2,536 by March 2008. Similarly, the number of borrowers also increased from 325 in the year 2007 to 1,868 in 2008. The total loan disbursement amount increased from Rs 2.13 million in the year 2007 to Rs 17.05 million in the year 2008. The No. of members per branch increased from 3335 in March 2006 to 4000 in March 2007 and touched 6806 by March 2008. The no. of loans outstanding per branch also increased from 163 in the year 2007 to 934 in 2008. VAMA has remarkable figures considering the total outstanding balance associated with loans. The percentage of outstanding loans that are paid on time was 99.76 percent in the year ending March 2007 while it was 99.98 percent in the year ending March 2008. The percentage for late payment of loan (at least one payment) was registered only for loans having duration of 30 days. The loans with higher duration registered no defaulters. The percentage of late payment in the year ending March 2007 was 0.24 percent while it was 0.02 percent in the year ending March 2008.

The Micro-Finance program of VAMA has essentially become a potent tool for poverty alleviation with the Micro-Finance activity gaining acceptance and success among the rural and urban individuals. With the viable and easy means of procuring, the procedural guarantee and checks for approval, investment centric loan disbursal, providing insurance cover to the recovery ensures on time recovery and encourages long term income generation activities among the groups and individuals. The organization is necessarily facilitating a production chain by inducting Micro-financial credit into the system in the work area without overburdening it with recovery risks.

According to an assessment report by CRISIL the growth of the Micro-Finance Programme carried out by VAMA fro the year 2006 till March 2009 (Last assessment year) reflect steady growth with rapid increase in demand for credit.

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INDO GLOBAL SOCIAL SERVICE SOCIETY (IGSSS) BRIDGE

PROJECT:

BRIDGE: "Building Resource Initiatives for Development through Governance and Empowerment"

In order to strengthen the gram sabhas as most effective community organization in development scenario

- To strengthen panchayats as elected bodies as well as panchayat capacities to ensure gender equality in gramsabha
- To improve the position of women in panchayati raj institutions
- To build panchayat capacities for improved MICRO PLANNING.
- To implementation of the new amendment in the 73rd constitutions Act.
- Training on panchayati raj and gram swaraj concept
- Training on leadership & gender issues
- Training and support on micro planning under NREGA

The other activities conducted under the program included the following:

HEALTH & CHILD:

CHILD: Child Help Initiative for Lasting Development:

This program can be addressed as VAMA thought because it is still at a very small scale. The organization is dedicated to women and children particularly but it has not done intensive interventions for deserving children on a very large scale.

Till now we have done a study on Girl Child labor and Child rights in the region. In the direction towards implementation of the program we have put charity boxes in few factory areas, hotels, academic institutions and industries for the cause of deprived children.

CHILD is a step in this direction. It's a concept for marginalized children who are deprived and distressed.

It speaks about Child Help Line a free Phone service for children in distress and social interventions for their rehabilitation, education, etc. At present VAMA needs a support for the above mention program so that it can fulfill its commitment towards the cause.

This program is running in on going manner through out the year. 12 Children were recovered from various Hotels and Dhabas found working.

OBJECTIVES

- To stop child labor and child trafficking at the village level itself
- Ensure food, health, education and security for every child in the target area.
- Provide shelter to street children who have nowhere to go.
- Help the child in case of emergency, and danger.
- To train the poor children especially adolescent girls in some kind of skill so that they can adopt any income generation skill when they require.
- Proper rehabilitation of the children rescued into the community itself

Vocational training for adolescent girls:

Under this program impart vocational training to adolescent group of boys & girls. Such groups were formed in villages of block Morar & Gwalior also in District Datia. These groups are known as kishore-kishori Groups. Idea is to make them self-dependent and aware them on personality development and through vocational training on Stitching, Weaving, Knitting, Embroidery, Drawing, Painting, craft, papermacy, Motor winding, Computer typing, Toys making etc. special classes were organized for adolescent girls on sanitary napkins making and awareness on health & hygiene, RTI/STDs, HIV and AIDS.

Outcomes

Awareness on education issues increased. Higher enrollment in non-formal primary education centers improved access to children in uncovered and remote areas. Attractive learning Material and learning environment created.

Advocacy on issues related to child rights.

Organization has planed to start an advocacy cell, which will raise voice on child labor related issues & to work towards the establishment of a child right cell. Other interventions proposed.

- Establishment of child rehabilitation center for shelter & healthcare.
- Establishment of a mobile unit for medical assistance in emergency (Ambulance service).
- Establishment of child counseling and guiding clinic.
- Regular workshops for street children.

The child development program has emphasized the non- formal education of children especially the girl and the prevention and reduction of child labor, specifically engaged in hazardous occupations. Unfortunately, the state run formal education system fails to meet the needs of many children who live in typical rural in Chambal- Gwalior region. VAMA is involved in providing non - formal education since 1998. Since the year of new millennium 2000 VAMA launched a new program child initiative program which aims at non- formal education and vocational training of the working children, Alternative support for recreation and health services, community mobilization through raising awareness regarding child labor, Resource generation in local level. Details of activity carried were as fallows.

Community Health Awareness Program:

Organization BAL MAHILA VIKAS SAMITI who was involved in health & family welfare activities since last 11 years in districts of Gwalior & Datia and also awarded with the status of MOTHER NGO for district Datia under RCH Program this year.

Organization is carrying out its activities in close co-ordination with Distt. Health Society to reduce IMR, MMR, TFR and also on RCH components as under:

- Maternal and Child Health
- Adolescent Reproductive Health
- Prevention and Management of RTI/ STI and HIV/ AIDS
- Population stabilization

Initiation of the RCH program with District Health Society DATIA active participation in Pulse Polio Immunization rounds and propagation of Government Health Schemes to reduce IMR and MMR in our MNGO District.

Along with these activities this year baseline need assessment survey of under-served villages, selection of field level NGOs their capacity building for implementation of RCH, a consolidated project proposal duly recommended & forwarded by Collector/Chairman District Health Society, District-Datia to Director, Public Health & Family Welfare, Govt. of Madhya Pradesh for further course of action for implementation of RCH Project also organized village level meeting on IEC of newly weded couples in block Bhandar, 4 days residential training of ASHAs, launching and training on NISHCHAYA Pregnancy Test Card in Block Bhandar, Indergarh and Unao of district Datia. Other activities under NRHM IEC on MCH through NUKKAD NATAK, PUPPET SHOWS AND VIDEO RATH in 3 block of district Datia, Innovative study on declining sex ratio was conducted to assess the sex ratio of three block of district Datia by the team of experts of the organization.

VAMA INITIATIVE FOR ANM TRAINING SCHOOL:

In this year Vama started 30 seated ANM Training School at Datia approved by MAHAKAUSHAL NURSING COUNCIL M.P. & recognized by INDIAN NURSING COUNCIL, NEW DELHI

Capacity building of the village level institution:

The village development committees play a crucial role in the implementation of all kinds of program. Several training sessions were held to improve the institutional capacities of both VDS members as well as the village level health workers. These capacity building sessions focused on information related to NREGA, Health welfare schemes, skills in leveraging government resources and formation of NIGRANI SAMITIs for implementation of NREGA program.

OUR SUPORTS UNIT**ADVOCACY AND NETWORKING:**

Advocacy and networking are the integral part of Social work as they are the channel towards policy change and thus, social change. Since last few years the responsibilities of the voluntary world has increased tremendously and they are seen as one of the major change agents in the process of social change. Being a voluntary organization VAMA is also dedicated to play its role in this sphere. Till now we have been part of various regional and national networks. At the regional level we are part of SANGINI a network for Violence against Women. At the national level we are part of Butterflies network for street children and PAIRVI network for advocacy, VANI, AVARD. Besides being a part of the networks VAMA is also doing advocacy on various issues from time to time. We have advocated the issue of female infanticide and feticide in the Gwalior-Chambal Division.

We also publish a newsletter quarterly focusing on the various social issues in the region. Recently we published a newsletter on Violence against women. Similarly we have taken the issue of child labor also. We have done interventions in this regard along with other regional and national level organizations working for the cause. Butterflies, Bachpan, PAIRVI and child line in India. With Butterflies we have worked on identification of the core issue and its linkage with other issues and individuals. With Bachpan we have done a study on Girl child labor and networking with LMO. With PAIRVI we have done a study on Status of Child rights in M.P. An analysis on situation of Child Help Line and its installation in Gwalior was done along with Child Line in India. To stress on women rights in 73rd amendment for involvement of 33% women in Panchayati Raj, VAMA organized a Two Days Division level Workshop of Seven Districts of Gwalior-Chambal Division in collaboration with CASA at Gwalior.

VAMA is associated with VANI and doing advocacy on such a highly debatable issue for voluntary sector. To mobilize the voluntary sector to campaign for repeal of FCRA.

Unity as a strength is a maxim that holds especially good to face odds. VAMA is a part of National Alliance of Grass-root NGO's for protection of children

rights (NAGN) and we are the only organization from Madhya Pradesh in national committee of it. In the year of reporting VAMA has also worked for state water policy. We participated in workshops at Delhi and Bhopal along with AFPRO and other partners. We worked for identifying issues, formulating future plan, preparing draft strategies, implementation of drinking water, sanitation, and minor irrigation components of the state water policy.

VAMA also addressed the important issue of Local Self Governance and Gram Swaraj in M.P.

STUDIES AND PUBLICATIONS OF VAMA: 2008-2009
Training module of financial literacy
Block level Study on NREGA implementation of 3 districts.
A study on adverse sex ratio in district Datia
Rapid Assessment study by Micro saves
Rating by CRISIL of Micro Finance
A tool of change in women life- publication
Quarterly report as VAMA SAMACHAR
Monthly mFI Progress report-VAMA UPDATE
VAMA AT A GLANCE IN DISTRICT DATIA

It has join hands with **Samarthan** and **CASA** for the cause. We have done studies and workshops on the issues such as Strategy planning for Panchayat elections, State level convention on Panchants Raj and Gram swaraj, Study on female representatives of Panchayat in Gwalior. Study on Local self governance.

VAMA is supported by NCSTC (DST) New Delhi, National Institute of Public Co operation and Child Development (NIPCID) New Delhi and Indore, EPCO Bhopal, SAMARTHAN Bhopal, CAPART New Delhi, IGSSS New Delhi, FORRAD New Delhi, NABARD Bhopal, BANKERS INSTITUTE OF RURAL DEVELOPMENT (BIRD) LUCKNOW, CIDA (Canadian High Commission) New Delhi),

Butterfly & UNICEF New Delhi, National Education Group (NEG) New Delhi, CEOEDECON Chaksu Jaipur, CARITAS New Delhi, CASA Bhopal, PUNJ LLOYD Pvt. Ltd Banmore, Gwalior; Delhi School of Social Work New Delhi, Indore school of Social Work (ISSW), Indore, Indian Institute of Information Technology & Management (Deemed University) Gwalior, MPSACS (Madhya Pradesh State AIDS Control Society) Bhopal, Access Development Bhopal, DFID (Department Alternatives), New Delhi, State Bank of India Gwalior & Bhopal, ICICI Bank Mumbai, FWWB (Friends of Women's World

Banking India) Ahmedabad and SIDBI Bhopal.

PLANNING AND DOCUMENTATION UNIT

We have a team of professional who are engaged in research and documentation on behalf of the organization. They are also responsible for project preparation and submission. Last year, this unit has conducted study on girl child labor and child rights in Gwalior Chambal region. UN – Notified tribes in Chambal region focus the problem of SAPERA AND BANAJRA'S children. The study of Women in Panchyat raj raises the voice of women representative.

They manage the documentation of all the projects such as their truly report, annual report financial report etc. This unit has one full time professional and three consultants who are given assignments from time to time. The unit also prepares annual report of the organization. This year we also prepared new Brochure for the organization. Panning and organization of capacity building activities is also one of the responsibilities of the unit. From time to time we interact with the staff in the meetings and go through their reports and wherever we feel necessary we prepare a training module for them and impart training to them. We believe in the participatory approach of interactions and at times we also have general discussions with staff regarding the capacity building aspect of the program.

Networking:

- **VANI (Voluntary Action Network of India). New Delhi**
- **AFPRO (Action for Food Production). Gwalior**
- **ACCESS DEVELOPMENT NEW DELHI**
- **AVARD (Association for Voluntary Agencies For Rural Development) New Delhi**
- **MPVHA (Madhya Pradesh Voluntary Health Association) Indore**
- **PRIYA (Participatory Research in Asia) New Delhi**
- **SAMARTHAN (Centre for Development Support). Bhopal**
- **AADHARSHILA (Advocacy Centre) Bhopal**
- **PAIRVI (Public Advocacy initiatives for Rights & Values in Indian) New Delhi**
- **SPS (SAMAJ PRAGATI SAHYOG), BAGLI. DEVAS**
- **CRATIBILITY ALLIANCE, NEW DELHI**
- **S.P. Jain Institute of Management & Research, Mumbai**
- **Punjab National bank, Gwalior**
- **Corporation bank, Gwalior**
- **Sa-dhan NEW DELHI**
- **M.P. SACS(M.P. State AIDS Control Society BHOPAL**
- **District Health Society District DATIA (M.P)**
- **CASA& MADHYANCHAL FORUM BHOPAL**
- **FAMILY PLANNING ASSOCIATION OF INDIA, MUMBAI**
- **FRIENDS OF WOMEN WORLD BANKING (F.W.W.B) AHMEDABAD (GUJRAT)**
- **INDIAN NURSING COUNCIL,NEW DELHI**

CASE STUDIES

Chandani is 35 years old lives in New Mehra Colony, Thatipur. She impressed with the class of Financial Literacy and intensively attend all the session regularly. She is financially weak and wants to improve her economic condition. She is started to save money from her family earning to achieve her fix target of starting business of Bangles. She is initiated planning of business and opened her saving account in bank. Four month later Chandani took loan from bank and open a small shop of bangles. Now she is repaying installment of loan at right time and live happy with her family and her next target is to improve her business of Bangles.

Pappu Jatav is fruit seller of 32 year aged belongs to a poor family. He saved Rs. 500 per month but he used to spend that money in futile things. His thought that earns and spend, who's has seen tomorrow. One day a class of financial literacy program was in running and women and some men also sit to attend this class. Pappu come and watch that what happened here and he also sit to take participation in this class. At the end of class he told a real past life story to motivator that due to scarce of money I lose my child and wife at time of delivery. After attending this class he decided that he will prepare financial plan to secure his future. So that this kind of tragedy may not repeat in future.

Parvati aged 30 years belongs to a poor family. Her husband has expired by alcoholism 2 years back. She has 2 daughters. Now she is working in another house to earn money. She used to eat Gutakha of Rs. 12 per day. But now she has started saving Rs. 10 per day from her futile expenses that will be utilized in the marriage of her daughter in future. This change resulted after attending a class of Financial Literacy Program.

SUPPORT AGENCIES AND CORPORATE:

- NCSTC (DST) New Delhi
- EPCO Bhopal
- SAMARTHAN Bhopal
- CAPART, New Dehli
- IGSSS, New Dehli
- FORRAD, New Delhi
- NABARD, Bhopal
- CIDA(Canadian High Commission), New Delhi
- Butterfly & UNICEF, New Delhi
- National Education Group (NEG), New Delhi
- CEOEDECON, Chaksu, Jaipur
- CARITAS, New Delhi
- CASA, Indore
- PUNJ ALLOYED Pvt. Ltd., Banmore, Gwalior
- Delhi School of Social Work, New Delhi
- Indore School of Social work (ISSW), Indore
- Indian Institute of Information Technology & Management, (Deemed University) Gwalior
- MPSACS,(Madhya Pradesh State Aids Control Society) Bhoapl
- ACCESSDevelopment, Bhopal
- DFID,Department Alternatives, New Delhi
- State Bank of India, Gwl/ BPL
- ICICI Bank, Mumbai
- FWWB (Friends of Women's World Banking India) Ahmedabad
- SIDBI, Bhopal
- National Institute of Women Child and Youth Development Nagpur

VAMA AT A GLANCE2008-09





‘Gender Mainstreaming’ is ensuring men and women’s equal participation in all aspects of development process



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About us

BACKGROUND:

VAMA Bal-Mahila Vikas Samiti is working intensively in ravine affected & very backward development blocks of Gwalior Distt. Chambal and Malwa region of M.P. It is also active in issues of gender equity/ adverse sex ratio, HIV and AIDS, drinking water, livelihood, Panchayati Raj and women empowerment issues of deprived communities also on Reproductive & child health of Chambal- Malwa region at regional & state level through people's organization.

Brief History:

VAMA: Bal Mahila Vikas Samiti, a free, non-profit and non-government voluntary organization, registered on 14th December 1988 under section 44 of M. P. Society Registration Act. 1973 and FCRA Act. VAMA is exempt under section 12A and 80G of Income Tax Act. VAMA is also a member of Credibility of India and Volunteer Action Network of India. VAMA is working on various issues of village and Nagar Society with corporation of local community.

Vision Statement:

To establish an egalitarian society based on rights so that the poor, marginalized and Dalits have equal participation in all spheres.

Strategy:

The main strategy is "To establish a classless, exploitation & injustice free, peaceful & enlightened society"

VAMA : BAL-MAHILA VIKAS SAMITI

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